

## **IMPORTANT INFORMATION ABOUT ENROLLMENT**

Your sponsor is enrolling you in the Humana Group Medicare Employer Preferred Provider Organization (PPO) Plan. Your retiree health plan will begin on the date established by your sponsor, unless you opt out by following the instructions below prior to the effective date established by your sponsor.

### **What do I need to know as a member of the Humana Group Medicare PPO Plan?**

This mailing includes important information about this plan and the coverage it offers, including a summary of benefits document. Please review this information carefully. If you want to be enrolled in this Medicare health plan, you don't have to do anything, and your enrollment will automatically begin on the effective date established by your sponsor.

Once you are a member of the Humana Group Medicare PPO Plan, you have the right to appeal plan decisions about payment or services if you disagree. Read the Evidence of Coverage document from the Humana Group Medicare PPO Plan when you get it to understand the rules you must follow to get coverage with this Medicare Advantage Plan. Enrollment in this plan is generally for the entire year.

You will need to keep Medicare Parts A and B as the Humana Group Medicare PPO Plan is a Medicare Advantage Plan. You can be in only one Medicare Advantage Plan at a time. It is your responsibility to inform the Humana Group Medicare PPO Plan of any prescription drug coverage that you have or may get in the future.

By joining this Medicare health plan, you acknowledge that the Medicare health plan will release your information to Medicare and other plans as is necessary for treatment, payment and health care operations. You also acknowledge that the Humana Group Medicare PPO Plan will release your information to Medicare, who may release it for research and other purposes which follow all applicable Federal statutes and regulations.

### **What happens if I don't join the Humana Group Medicare PPO Plan?**

You can also decide to join a different Medicare plan. You can call 1-800-MEDICARE (1-800-633-4227) 24 hours-a-day, 7 days-a-week for help in learning how. TTY users should call 1-877-486-2048. You aren't required to be enrolled in this plan. However, if you decide not to be enrolled in this plan

To request not to be enrolled by this process

**What if I want to leave the Humana Group Medicare PPO Plan?**

You may leave this plan by sending a request to the Humana Group Medicare PPO Plan or by calling 1-800-Medicare. TTY users should call 1-877-486-2048, 24 hours a day/7 days a week.

The Humana Group Medicare PPO Plan serves a specific service area. If you move out of the area that the Humana Group Medicare PPO Plan serves, you need to notify the plan so you can disenroll and find a new plan in your new area.

Remember that if you leave this plan and don't have creditable prescription drug coverage (as good as Medicare's prescription drug coverage), you may have to pay a late enrollment penalty if you enroll in Medicare prescription drug coverage in the future.

A PPO plan with a Medicare contract, available to anyone enrolled in both Part A and Part B of Medicare through age or disability.